

**Information to identify the case:**Debtor 1 **Dasmine Christine McGlone**Social Security number or ITIN **xxx-xx-3957**

First Name Middle Name Last Name

EIN --\_-----

Debtor 2

Social Security number or ITIN -----

(Spouse, if filing)

First Name Middle Name Last Name

EIN --\_-----

United States Bankruptcy Court **Eastern District of Virginia**Date case filed for chapter **7 October 31, 2016**Case number: **16-73772-SCS****Official Form 309A (For Individuals or Joint Debtors)****Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline**

12/15

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read all pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at [www.pacer.gov](http://www.pacer.gov)).

**The staff of the bankruptcy clerk's office cannot give legal advice.**

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Dasmine Christine McGlone	
2. All other names used in the last 8 years		
3. Address	3101 Kimball Terr Apt F Norfolk, VA 23504	
4. Debtor's attorney Name and address	Pro Se	
5. Bankruptcy trustee Name and address	Clara P. Swanson 708 Thimble Shoals Boulevard, Suite 1 Newport News, VA 23606	Contact phone (757) 873-0470 Email: <a href="mailto:clara.swanson@verizon.net">clara.swanson@verizon.net</a>

For more information, see page 2 &gt;

<b>6. Bankruptcy clerk's office</b>  Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at <a href="http://www.pacer.gov">www.pacer.gov</a> .  <b>McVCIS 24-hour case information:</b> Toll Free 1-866-222-8029	600 Granby St., Room 400 Norfolk, VA 23510  Hours open Monday – Friday, 9:00 AM – 4:00 PM ET, except on holidays.  Contact phone 757-222-7500	<b>For the Court:</b>  Clerk of the Bankruptcy Court: William C. Redden  Date: November 1, 2016
<b>7. Meeting of creditors</b>  Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	<b>December 8, 2016 at 01:00 PM</b>  The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	Location:  <b>Office of the U.S. Trustee, 200 Granby Street, Room 120, Norfolk, VA 23510</b>
<b>8. Presumption of abuse</b>  If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.	The presumption of abuse does not arise.	
<b>9. Deadlines</b>  The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	<b>File by the deadline to object to discharge or to challenge whether certain debts are dischargeable:</b>  <b>You must file a complaint:</b> <ul style="list-style-type: none"><li>• if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or</li><li>• if you want to have a debt excepted from discharge under 11 U.S.C § 523(a)(2), (4), or (6).</li></ul> <b>You must file a motion:</b> <ul style="list-style-type: none"><li>• if you assert that the discharge should be denied under § 727(a)(8) or (9).</li></ul>	<b>Filing deadline: February 6, 2017</b>          <b>Deadline to object to exemptions:</b> The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.  <b>Filing deadline:</b> 30 days after the <i>conclusion</i> of the meeting of creditors
<b>10. Proof of claim</b>  Please do not file a proof of claim unless you receive a notice to do so.	No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.	
<b>11. Creditors with a foreign address</b>	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	

For more information, see page 3 >

<b>12. Exempt property</b>	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at <a href="http://www.pacer.gov">www.pacer.gov</a> . If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.
<b>13. Local Rule Dismissal Warning</b>	Case may be dismissed for failure to timely file lists, schedules and statements, or to attend meeting of creditors. (Local Bankruptcy Rules 1007-1, 1007-3, and 2003-1.) Trustee may at the meeting give notice of intention to abandon property burdensome or of inconsequential value or intent to sell nonexempt property that has an aggregate gross value less than \$2,500. Objections thereto must be filed pursuant to Local Bankruptcy Rules 6004-2 and 6007-1.
<b>14. Manner of Payment of Fees</b>	<b>Newport News:</b> non-debtor's check, money order, cashier's check or any authorized non-debtor's credit card; cash is NOT accepted at Newport News location. <b>Norfolk:</b> same as above; however, effective December 16, 2013, cash is accepted – ONLY in the exact amount due for payment of fees and services.
<i>Electronic bankruptcy notices are delivered faster than the U.S. Mail if you have a PC with Internet connection or a Fax machine. For more information, go to <a href="http://ebn.uscourts.gov">http://ebn.uscourts.gov</a> or call, toll free: 877-837-3424. Case/docket information available on Internet @ <a href="http://www.vaeb.uscourts.gov">www.vaeb.uscourts.gov</a>)</i>	
<b>ATTENTION DEBTORS:</b> Receive your court notices and orders by email through the DeBN. Same-day delivery. Convenient Access. Free. For more information and to download the request form, go to <a href="http://www.vaeb.uscourts.gov">www.vaeb.uscourts.gov</a> and select the Debtor Electronic Bankruptcy Noticing link from the ATTENTION DEBTORS DeBN banner.	

**Certificate of Notice Page 4 of 5**  
 United States Bankruptcy Court  
 Eastern District of Virginia

In re:  
 Dasmine Christine McGlone  
 Debtor

Case No. 16-73772-SCS  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0422-8

User: hinklej  
 Form ID: 309A

Page 1 of 2  
 Total Noticed: 25

Date Rcvd: Nov 01, 2016

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 03, 2016.

db  
 13632992 +Dasmine Christine McGlone, 3101 Kimball Terr Apt F, Norfolk, VA 23504-4651  
 13632992 +ALLSTATE, PO BOX 3589, AKRON, OH 44309-3589  
 13632996 CORNERSTONE ACCEPTANCE, 3471 S NOVA RD, PORT ORANGE, FL 32129  
 13632999 +DIGESTIVE LIVER DISEASE SPEC, 885 KEMPSVILLE RD STE 114, NORFOLK, VA 23502-3800  
 13632998 +DOMINION POWER, P O BOX 26666, RICHMOND, VA 23261-6666  
 13633005 +ELIZABETH RIVER TUNNELS, 152 TUNNEL FACILITY DR, PORTSMOUTH, VA 23707-1802  
 13633000 +EMERGENCY PHYSICIANS OF TIDEWATER, 4092 FOXWOOD DR STE 101, VIRGINIA BEACH, VA 23462-5225  
 13633006 +MEDICAL CENTER RADIOLOGIST, 5544 GREENWICH RD SUITE 200, VIRGINIA BEACH, VA 23462-6563  
 13633008 +NAVY FEDERAL CREDIT UNION, PO BOX 3700, MERRIFIELD, VA 22119-3700  
 13633010 +OPTIMUM OUTCOMES, INC, PO BOX 58015, RALEIGH, NC 27658-8015  
 13633011 +SENTARA BAYSIDE HOSPITAL, 800 INDEPENDENCE BLVD., VIRGINIA BEACH, VA 23455-6011  
 13633013 +SENTARA HEALTH CARE, 535 INDEPENCE Kwy STE 200, CHESAPEAKE, VA 23320-5176  
 13633018 +TIDEWATER NEUROLOGIST INC., 3235 ACADEMY AVE STE 305, PORTSMOUTH, VA 23703-3200  
 13633019 +VANN VIRGINIA CENTER FOR ORTHO, 230 CLEARFIELD AVE STE 124, VIRGINIA BEACH, VA 23462-1832  
 13633021 +VIRGINIA BEACH OB GYN, 1181 FIRST COLONIAL RD SUITE 200, VIRGINIA BEACH, VA 23454-2437

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
 tr

+EDI: BCPSWANSON.COM Nov 02 2016 02:18:00 Clara P. Swanson,  
 708 Thimble Shoals Boulevard, Suite 1, Newport News, VA 23606-4547  
 13632993 +EDI: ACBK.COM Nov 02 2016 02:18:00 AMERICAN CREDIT ACE, 961 E MAIN ST,  
 SPARTANBURG, SC 29302-2185  
 13632994 +EDI: CAPITALONE.COM Nov 02 2016 02:18:00 CAPITAL ONE, PO BOX 30281,  
 SALT LAKE CITY, UT 84130-0281  
 13632995 +E-mail/Text: collections-recovery@bankatcity.com Nov 02 2016 02:39:37 COMMUNITY BANK,  
 38 N CENTRAL AVE, ATAUTON, VA 24401-4211  
 13632997 +E-mail/Text: CCICollectionsGlobalForms@cox.com Nov 02 2016 02:40:28 COX CABLE,  
 PO BOX 9001087, LOUISVILLE, KY 40290-1087  
 13633007 +EDI: MERRICKBANK.COM Nov 02 2016 02:18:00 MERRICK BANK, PO BOX 9201,  
 OLD BETH PAGE, NY 11804-9001  
 13633014 +E-mail/Text: janet.williams@chesapeakeregional.com Nov 02 2016 02:39:53  
 SURGERY CENTER OF CHESAPEAKE, 844 BATTLEFIELD NORTH FLOOR SUITE 200,  
 CHESAPEAKE, VA 23320-4802  
 13633015 +EDI: RMSC.COM Nov 02 2016 02:18:00 SYNCB/JC PENNYS, PO BOX 965036,  
 ORLANDO, FL 32896-5036  
 13633016 +EDI: RMSC.COM Nov 02 2016 02:18:00 SYNCB/WALMART, PO BOX 965036, ORLANDO, FL 32896-5036  
 13633017 +EDI: WTRNBANK.COM Nov 02 2016 02:18:00 TD BANKUSA/TARGET, 3701 WAYZATA BLVD,  
 MINNEAPOLIS, MN 55416-3401

TOTAL: 10

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

13633001\* +EMERGENCY PHYSICIANS OF TIDEWATER, 4092 FOXWOOD DR STE 101, VIRGINIA BEACH, VA 23462-5225  
 13633002\* +EMERGENCY PHYSICIANS OF TIDEWATER, 4092 FOXWOOD DR STE 101, VIRGINIA BEACH, VA 23462-5225  
 13633003\* +EMERGENCY PHYSICIANS OF TIDEWATER, 4092 FOXWOOD DR STE 101, VIRGINIA BEACH, VA 23462-5225  
 13633004\* +EMERGENCY PHYSICIANS OF TIDEWATER, 4092 FOXWOOD DR STE 101, VIRGINIA BEACH, VA 23462-5225  
 13633009\* +NAVY FEDERAL CREDIT UNION, PO BOX 3700, MERRIFIELD, VA 22119-3700  
 13633012\* +SENTARA BAYSIDE HOSPITAL, 800 INDEPENDENCE BLVD., VIRGINIA BEACH, VA 23455-6011  
 13633020\* +VANN VIRGINIA CENTER FOR ORTHO, 230 CLEARFIELD AVE STE 124, VIRGINIA BEACH, VA 23462-1832  
 13632991 ##+ALLERGY ASTHMA SPECIALIST, 1232 PERIMETER PKWY STE 205, VIRGINIA BEACH, VA 23454-5924

TOTALS: 0, \* 7, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Nov 03, 2016

Signature: /s/Joseph Speetjens

District/off: 0422-8

User: hinklej  
Form ID: 309A

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Total Noticed: 25

Date Rcvd: Nov 01, 2016

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### **CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 1, 2016 at the address(es) listed below:

Clara P. Swanson clara.swanson@verizon.net, clarapswanson@yahoo.com;val0@ecfcbis.com  
TOTAL: 1